

CLAIMS

I claim:

1. A method comprising:
 - (a) providing in an automated banking machine a document requiring a signature to achieve a legal effect;
 - (b) receiving at least one input from a user of the machine indicative that the user agrees that the user's electronic signature shall include data corresponding to at least one image of at least a portion of the user;
 - (c) acquiring the data corresponding to at least one image of the user through operation of the machine.
2. The method according to claim 1 and further comprising:
 - (d) applying indicia corresponding to the at least one image to the document.
3. The method according to claim 2 wherein in step (d) the indicia comprises a visual representation of at least a portion of the user.

4. The method according to claim 3 wherein in step (d) the visual representation comprises a visual representation of the user's face.

5. The method according to claim 2 wherein the indicia comprises machine readable indicia.

6. The method according to claim 1 wherein the at least one image comprises an image of the user's face.

7. The method according to claim 1 wherein the at least one image comprises an image of a fingerprint of the user.

8. The method according to claim 1 wherein the at least one image comprises an image of an iris of the user.

9. The method according to claim 1 and further comprising:

producing an electronic representation of at least one portion of the document with an imaging device in the machine.

10. The method according to claim 9 and further comprising:

storing in at least one data store, the electronic representation of the at least one portion of the document in correlated relation with the data corresponding to the at least one image of the user.

11. The method according to claim 1 and further comprising storing in at least one data store, data corresponding to the at least one input in correlated relation with the data corresponding to the at least one image.

12. The method according to claim 2 and further comprising:

delivering the document from the machine to the user.

13. The method according to claim 2 and further comprising storing the document in the machine.

14. The method according to claim 1 wherein in step (a) the document comprises a negotiable instrument delivered by the user to the machine.

15. The method according to claim 14 wherein in step (b) the user provides at least one input to the machine indicating that the data corresponding to the at least one image shall constitute endorsement of the negotiable instrument.

16. The method according to claim 15 and further comprising applying indicia corresponding to the at least one image to the document responsive to the at least one input received in step (b).

17. A method comprising:

- (a) providing in an automated banking machine a document for which a signature has legal effect;
- (b) receiving at least one input from a user of the machine indicating agreement of the user that the user's electronic signature for purposes of the document shall include at least one input to the machine;
- (c) acquiring data corresponding to at least one image of at least a portion of the user through operation of the machine.

18. The method according to claim 17 wherein in step (b) the at least one input received indicates that the user's electronic signature shall include data corresponding to the at least one image acquired by the machine in step (c).

19. The method according to claim 18 wherein in step (a) a check is received in the machine from the user.

20. The method according to claim 19 and further comprising applying indicia corresponding to the at least one image to the check.

21. The method according to claim 17 and further comprising storing in at least one data store in correlated relation, data corresponding to the at least one input and the data
5 corresponding to the at least one image.

22. The method according to claim 17 and further comprising:

producing data corresponding to at least one electronic image of at least one portion of the document through operation of the automated banking machine.

23. The method according to claim 22 and further comprising:

storing in correlated relation in at least one data store, the data corresponding to the at least one electronic image of a portion of the document and the data
10 corresponding to the at least one image of at least a portion of the user.

24. The method according to claim 17 wherein in step (c) the at least one image is acquired through operation of a camera.

25. The method according to claim 17 wherein in step (c) the at least one image is acquired through operation of a biometric reading device.

26. An automated banking machine comprising:

a document processing device in the machine operative to process a document for which a signature has legal effect;

at least one input device on the machine operative to receive from a user of the machine at least one input indicating agreement by the user that the user's electronic signature for purposes of the document shall include at least one input to the machine;

at least one image acquisition device in operation connection with the machine, wherein the image acquisition device operates to acquire data corresponding to at least one image of at least a portion of a user of the machine.

27. The machine according to claim 26 and further comprising:

at least one controller in operative connection with a data store, wherein the controller is operative to cause data corresponding to the at least one input to be

stored in the data store in correlated relation with the data corresponding to the at least one image.

28. The machine according to claim 26 and further comprising:

a marking device, wherein the marking device is operative to apply to the document indicia corresponding to the at least image.

29. The machine according to claim 26 wherein the document processing device comprises an imager operative to produce data corresponding to a visual representation of at least a portion of the document, and wherein the machine comprises at least one controller in operative connection with a data store, and wherein the controller is operative to cause the data corresponding to the visual representation of at least a portion of the document to be stored in correlated relation with data corresponding to the at least one input.

30. The machine according to claim 29 wherein the controller is further operative to cause the data corresponding to the at least one image to be stored in correlated relation with at least one of the data corresponding to the at least one input and data corresponding to the visual representation of at least a portion of the document.

31. The machine according to claim 28 wherein the indicia comprises a visual representation of at least a portion of a user.

32. The machine according to claim 31 wherein the visual representation comprises a visual representation of a user's face.

33. The method according to claim 28 wherein the image acquisition device comprises a biometric reading device.

5 34. The machine according to claim 28 wherein the indicia comprises machine readable indicia.